

come and go. They have seen U.N. officials rush to Baghdad to confer with Saddam with no easing of repression as a result. They have watched as U.N. resolutions, including those obligating Saddam to respect human rights, go not just unenforced but are not even cited in passing by the United Nations.

Again my congratulations to our Armed Forces and to our President. God bless them both.

NOTHING TO WORRY ABOUT?

The SPEAKER pro tempore. Pursuant to the order of the House of January 7, 2003, the gentleman from Hawaii (Mr. CASE) is recognized during morning hour debates for 5 minutes.

Mr. CASE. Mr. Speaker, I want to thank my colleague from Texas, our respected majority leader, for his remarks this morning. I think I and all of us owe him a happy birthday whenever he may be and we wish him a happy birthday on, I believe it is his 56th birthday. Unfortunately, there my commendations have to end for the morning because as the war in Iraq comes to its inevitable close and our focus turns back to our domestic issues, our domestic challenges and as they turn back to the number one challenge that we face domestically, which is our Federal budget and fixing our economy, which is an area that the majority leader did not cover, I must say to my colleagues and my constituents back home and my fellow citizens that when it comes to the Federal budget that has been proposed by our President and embraced by our Republican colleagues and as it comes to that budget that we will see later on the floor this week, I must say I am tempted to feel relieved, and I am tempted to feel relieved, because for too long I have been worrying about the little things like our economy and jobs and money and debt and education and health care.

At my State legislature like many of us in the State legislatures, I just spent a decade worrying about whether we had enough jobs, whether our taxes were fair, whether we were borrowing too much or whether we were spending too much, whether our kids were getting a good head start, whether our seniors had the basics, what my Hawaii would be like not next year but in 10, 20 years and what I could do to hand it off well. And at home, of course, because government is no different than a household in principle, my wife and I, we have long worried about our jobs and whether we could keep up with expenses, whether our debts were too high, whether our kids would grow up healthy, whether we could get a good, affordable education, whether our parents could live with decency. I am tempted to feel relieved because after all those years of worry both in my State legislature and at home, my Republican colleagues in the White House and here in the Congress have given me and are about to again give me a budg-

et to vote on that says basically, do not worry, your fears are for naught. You can have your cake and eat it, too. You can do whatever you want. It will all work out. Do not worry, be happy.

For example, let us take debt. My wife and I, we have been worrying about how much we owe. We do not like debt and when we have to incur debt we do not like it to get too high. We worry about retiring in debt. We worry about whether our kids are going to have to bail us out. We do not think that that is good for us and it is certainly not good for them. In the State legislature back in Hawaii, I worried for a long time about how much my State was borrowing, about whether our hard-earned dollars were going just to pay off debt, whether we were handing off Hawaii in better shape to our children than the Hawaii that we had been responsible for administering. But now I am tempted to feel relieved, because I am told my Federal Government is somehow different, I am told debt is good, do not worry about it, that the largest debt run-up since President Reagan's era is no problem. And Alan Greenspan, somebody that says debt is not bad, chronic debt is bad. Chronic debt does not work. It leads to a worsening economy. It leads to interest rate increases. I am told about Mr. Greenspan, he is all wet, do not worry about him.

Let us take taxes. In my State House, I embraced some tax relief in the 1990s, but I worried about whether that tax relief was going to those most in need, whether that tax relief was going to result in economic revitalization. I worried about the connection between lower taxes and an increased economy. Would cuts fix our economy? But here I am told, do not worry. We cannot give you any evidence of a connection between the tax cuts that we recommend and economic revitalization. And we do not have to worry about the Congressional Budget Office saying there is no connection. Do not worry, it will all work out.

Let us take expenses, especially unknown or uncertain expenses. My wife and I worry about expenses that we know about and those that we do not yet know about. We worry about college. We worry about setting money aside. We worry about a little bit of a rainy day fund to worry about things that do not come along. But now I am told from this budget, do not worry, we do not need a little rainy day fund. We already have one. It is called Social Security. We can bail it out if we need to and we do not even have to include known expenses, expenses that we may not know how much they will be exactly but we sure know that they are coming.

We all know, for example, that \$75 billion is just the first installment of our obligations overseas for the war with Iraq. Yet that is not factored into this budget. Why not? I do not know. I guess I am being told, do not worry about it, it will come later. And do not

worry about that. Do not worry about the long-term. We can get through the next couple of years. We can get through the things that are coming at us down the road. Do not worry about the projections of an increasing deficit, a deficit projected to increase by some estimates from 300 to \$400 billion up to close to a trillion dollars, given the full impact of this tax cut. Do not worry about that.

So I am a happy camper today. I do not have to worry. And if I were not so worried, I would be awfully scared.

MEDICAL SAVINGS ACCOUNTS

The SPEAKER pro tempore. Pursuant to the order of the House of January 7, 2003, the gentleman from Minnesota (Mr. GUTKNECHT) is recognized during morning hour debates for 5 minutes.

Mr. GUTKNECHT. Mr. Speaker, today I rise to talk about an issue that everyone should be aware of and I think more and more Americans are becoming concerned about and that is the rising cost of health care here in the United States. Some of the estimates this year, and we are talking to small businesspeople in my district, they are looking at increases in the cost of their health care of anywhere from 10 percent to 40 percent and some even more than that. One of the ideas that has been around for a number of years in terms of controlling the costs of health care in the United States is the concept of medical savings accounts. This is a plan that really goes back a long ways. As a matter of fact, in my district where we have an awful lot of farm families, they in effect have had medical savings accounts for a very long time. What they do is they essentially use their checking account as the medical savings account, but the principle is relatively simple and that is where people can put money away, either through their employer or individually, into a medical savings account to pay those ongoing medical bills. At the same time, they buy a catastrophic insurance policy that will pay those catastrophic expenses if they should come down with cancer, if they should need a major surgery, something like that. Catastrophic insurance is relatively inexpensive. And so in the last several years we have allowed more and more of the employers to do these medical savings accounts, to set up these programs on a pretax basis so that they get the advantages of the Tax Code. But there was one major, glaring error and omission from the legislation we passed in the past here in the Congress and that is that public employees could not participate in these. And so I have been talking to my public employees back in Minnesota. They would very much like to participate in medical savings accounts for a whole variety of reasons, one of which is it is a way that they can begin to save money for long-term care, because we are now beginning to